Kiewit

Canadian Optional Supplemental Life Insurance

In addition to basic life insurance in the amount of two times your annual base salary, up to $300,000, Kiewit provides $10,000 for your eligible spouse and $5,000 for each eligible dependent child.

Employees have the option to purchase up to $1 million in additional supplemental insurance (in increments of $10,000) through payroll deduction for themselves and their spouse, and up to $50,000 (in increments of $5,000) for eligible dependent children.

If you elect up to $100,000 coverage for yourself and up to $50,000 for your spouse and each dependent child, medical evidence of insurability is not required but there is a 24-month pre-existing condition waiver for you and your spouse. Any amount over $100,000 for you or $50,000 for your spouse will be subject to medical evidence of insurability and, if approved, there is no pre-existing condition waiver.

Pre-existing Condition Waiver

A pre-existing condition is an illness or injury for which you or your spouse received medical treatment during the 24 months prior to the date your optional supplemental life insurance became effective.

Enrollment

To enroll, go to Employee Self-Service (ESS), click on Benefits and then Anytime Adjustment under the Enroll for you benefits heading. Follow the instructions add coverage.

Optional Supplemental Life Insurance Monthly Premium

Employee/ Spouse Age	Employee/ Spouse Monthly Cost per $10,000 (Smoker)	Employee/ Spouse Monthly Cost per $10,000 (Nonsmoker)
0-29	$0.81	$0.60
30-34	$0.80	$0.52
35-39	$1.16	$0.74
40-44	$1.97	$1.24
45-49	$3.53	$2.13
50-54	$5.98	$3.62
55-59	$10.21	$6.19
60-64	$16.84	$10.33
65-69	$25.26	$15.57

The monthly cost of optional supplemental life insurance for dependent children is $.15 per $1,000 of coverage for each child. See above for employee and spouse rates.

Existing Policy Holders

If you currently have supplemental life insurance with Manulife, you were already approved for the covered amount. There is no change to your policy and the 24-month pre-existing waiver does not apply.

You are eligible to add additional coverage without medical evidence as long as the total amount of coverage does not exceed $100,000 for you and $50,000 for your spouse. The 24-month pre-existing condition waiver, however, would apply with the new coverage amount.

Medical evidence would be required for any coverage amount over $100,000 for you and $50,000 for your spouse.